



Form PTO/SB/08A (Modified)

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet	1	of	2	<b>Complete if known</b>	
				Application Number	10/043,991
				Filing Date	January 9, 2002
				First Named Inventor	Michael D. Brown et al.
				Group Art Unit	2161
				Examiner Name	Unknown
				Attorney Docket Number	157450-0009

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
0-0	1.	6,161,098		Bell	12-12-2000	
	2.	6,064,969		Haskins	05-16-2000	
	3.	6,018,714		Risan, Jr. et al.	01-25-2000	
	4.	5,999,917		Facciani et al.	12-07-1999	
	5.	5,866,693		Burgess	10-12-1999	
	6.	5,933,815		Golden	08-03-1999	
	7.	5,907,828		Meyer et al.	05-25-1999	
	8.	5,839,118		Ryan et al.	11-17-1998	
	9.	5,819,230		Christie et al.	10-06-1998	
	10.	5,761,441		Bennett	06-02-1998	
	11.	5,752,236		Sexton et al.	05-12-1998	
	12.	5,631,828		Hagan	05-20-1997	
	13.	5,479,344		Keziah, Jr.	12-26-1995	
	14.	5,429,506		Brophy et al.	07-04-1995	
	15.	5,233,514		Ayyoubi et al.	08-03-1993	
	16.	5,231,571		D'Agostino	07-27-1993	
	17.	5,214,579		Wolfberg et al.	05-25-1993	
	18.	5,191,522		Bosco et al.	03-02-1993	
	19.	4,648,037		Valentino	03-03-1987	
0-0	20.	3,634,669		Soumas et al.	01-11-1972	

**RECEIVED**

DEC 02 2002

**GROUP 3600****OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
0-0	21.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
0-0	22.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 ( <a href="http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html">http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html</a> ).
0-0	23.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-1 I.R.B. 398 (January 28, 2002).

Examiner: 

Date Considered: 8/25/06

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form TO/SB/08A (Modified)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (use as many sheets as necessary)				Complete if known	
				Application Number	10/043,991
				Filing Date	January 9, 2002
				First Named Inventor	Michael D. Brown et al.
				Group Art Unit	2161
				Examiner Name	Unknown
				Attorney Docket Number	157450-0009
Sheet	2	of	2		

OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
0-0	24.	Internal Revenue Service, Private Letter Ruling 96-38-033 (March 12, 1996).
0-0	25.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

RECEIVED

DEC 02 2002

GROUP 3600

Examiner: 

Date Considered: 8/28/06

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609.  
Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

585200